

FORM PTO 1449 ( <i>modified</i> )  U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  LIST OF REFERENCES CITED BY APPLICANT(S) ( <i>Use several sheets if necessary</i> )			ATTY DOCKET NO.  <b>03292.101090.17</b>	APPLICATION NO.  <b>10/710,567</b>
			APPLICANT  <b>David Bonalle</b>	
			FILING DATE  <b>July 21, 2004</b>	GROUP  <b>3687</b>

### U.S. PATENT DOCUMENTS

EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR
	1	<b>US4443027</b>	A1	4/17/1984	<b>McNeely et al.</b>	
	2	<b>US4450535</b>	A1	5/22/1984	<b>de Pommery et al.</b>	
	3	<b>US4700055</b>	A1	10/13/1987	<b>Kashkashian, Jr, Arsen</b>	
	4	<b>US4736094</b>	A	4/5/1988	<b>Yoshida, Shinya</b>	
	5	<b>US4837422</b>	A	6/6/1989	<b>Dethloff et al.</b>	
	6	<b>US4839504</b>	A	6/13/1989	<b>Nakano, Harumi</b>	
	7	<b>US4868849</b>	A	9/19/1989	<b>Tamaoki, Ryokichi</b>	
	8	<b>US5016274</b>	A	5/14/1991	<b>Micali et al.</b>	
	9	<b>US5023908</b>	A	6/11/1991	<b>Weiss, Kenneth</b>	
	10	<b>US5025372</b>	A	6/18/1991	<b>Burton et al.</b>	
	11	<b>US5202826</b>	A	4/13/1993	<b>McCarthy, Patrick</b>	
	12	<b>US5276311</b>	A	1/4/1994	<b>Hennige, Hartmut</b>	
	13	<b>US5326964</b>	A	7/5/1994	<b>Risser, J Marlin</b>	
	14	<b>US5331138</b>	A	7/19/1994	<b>Saroya, Jagtar S</b>	
	15	<b>US5350906</b>	A	9/27/1994	<b>D'Hont et al.</b>	
	16	<b>US5365551</b>	A	11/15/1994	<b>Snodgrass et al.</b>	
	17	<b>US5397881</b>	A	3/14/1995	<b>Mannik, Kallis H</b>	
	18	<b>US5453601</b>	A	9/26/1995	<b>D'Hont et al.</b>	
	19	<b>US5461217</b>	A	10/24/1995	<b>Claus, David M</b>	
	20	<b>US5500513</b>	A	3/19/1996	<b>Langhans et al.</b>	
	21	<b>US5504808</b>	A	4/2/1996	<b>Schuermann, Josef</b>	
	22	<b>US5537314</b>	A	7/16/1996	<b>Kanter, Mark W</b>	
	23	<b>US5577120</b>	A	11/19/1996	<b>Penzias, Arno A</b>	
	24	<b>US5578808</b>	A	11/26/1996	<b>Taylor, Douglas C</b>	
	25	<b>US5585787</b>	A	12/17/1996	<b>Wallerstein, Robert S</b>	
	26	<b>US5590038</b>	A	12/31/1996	<b>Pitroda, Satyan G</b>	
	27	<b>US5594227</b>	A	1/14/1997	<b>Deo, Vinay</b>	
	28	<b>US5614703</b>	A	3/25/1997	<b>Martin et al.</b>	
	29	<b>US5641050</b>	A	6/24/1997	<b>Smith et al.</b>	
	30	<b>US5649118</b>	A	7/15/1997	<b>Carlisle, William Reid</b>	
	31	<b>US5689100</b>	A	11/18/1997	<b>Carrithers, David C</b>	

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	32	<b>US5715399</b>	A	2/3/1998	<b>Bezos, Jeffrey P</b>	
	33	<b>US5724424</b>	A	3/3/1998	<b>Gifford, David K</b>	
	34	<b>US5734838</b>	A	3/31/1998	<b>Robinson et al.</b>	
	35	<b>US5742756</b>	A	4/21/1998	<b>Dillaway et al.</b>	
	36	<b>US5742845</b>	A	4/21/1998	<b>Wagner, Richard Hiers</b>	
	37	<b>US5768385</b>	A	6/16/1998	<b>Simon, Daniel R</b>	
	38	<b>US5770843</b>	A	6/23/1998	<b>Rose, Manning I</b>	
	39	<b>US5778069</b>	A	7/7/1998	<b>Thomlinson, Matthew W</b>	
	40	<b>US5826241</b>	A	10/20/1998	<b>Stein, Lee H</b>	
	41	<b>US5826242</b>	A	10/20/1998	<b>Montulli, Lou</b>	
	42	<b>US5826243</b>	A	10/20/1998	<b>Musmanno et al.</b>	
	43	<b>US5852812</b>	A	12/22/1998	<b>Reeder, Mary</b>	
	44	<b>US5858006</b>	A	1/12/1999	<b>Van der AA et al.</b>	
	45	<b>US5859419</b>	A	1/12/1999	<b>Wynn, Sol H</b>	
	46	<b>US5862325</b>	A	1/19/1999	<b>Reed et al.</b>	
	47	<b>US5864306</b>	A	1/26/1999	<b>Dwyer et al.</b>	
	48	<b>US5864830</b>	A	1/26/1999	<b>Armetta et al.</b>	
	49	<b>US5878138</b>	A	3/2/1999	<b>Yacobi, Yacov</b>	
	50	<b>US5878141</b>	A	3/2/1999	<b>Daly et al.</b>	
	51	<b>US5878337</b>	A	3/2/1999	<b>Joaao et al.</b>	
	52	<b>US5883810</b>	A	3/16/1999	<b>Franklin et al.</b>	
	53	<b>US5884280</b>	A	3/16/1999	<b>Yoshioka et al.</b>	
	54	<b>US5897622</b>	A	4/27/1999	<b>Blinn et al.</b>	
	55	<b>US5898838</b>	A	4/27/1999	<b>Wagner, Richard Hiers</b>	
	56	<b>US5903875</b>	A	5/11/1999	<b>Kohara, Hiroaki</b>	
	57	<b>US5903880</b>	A	5/11/1999	<b>Biffar, Peter C</b>	
	58	<b>US5905908</b>	A	5/18/1999	<b>Wagner, Richard Hiers</b>	
	59	<b>US5909492</b>	A	6/1/1999	<b>Payne et al.</b>	
	60	<b>US5913203</b>	A	6/15/1999	<b>Wong et al.</b>	
	61	<b>US5914472</b>	A	6/22/1999	<b>Foladare et al.</b>	
	62	<b>US5915023</b>	A	6/22/1999	<b>Bernstein, Robert</b>	

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	63	<b>US5917168</b>	A	<b>6/29/1999</b>	<b>Nakamura et al.</b>	
	64	<b>US5918216</b>	A	<b>6/29/1999</b>	<b>Miksovsky et al.</b>	
	65	<b>US5923734</b>	A	<b>7/13/1999</b>	<b>Taskett, John M</b>	
	66	<b>US5930767</b>	A	<b>7/27/1999</b>	<b>Reber et al.</b>	
	67	<b>US5930777</b>	A	<b>7/27/1999</b>	<b>Barber, Timothy P</b>	
	68	<b>US5949044</b>	A	<b>9/7/1999</b>	<b>Walker et al.</b>	
	69	<b>US5949876</b>	A	<b>9/7/1999</b>	<b>Ginter et al.</b>	
	70	<b>US5953710</b>	A	<b>9/14/1999</b>	<b>Fleming, Stephen S</b>	
	71	<b>US5956699</b>	A	<b>9/21/1999</b>	<b>Wong et al.</b>	
	72	<b>US5958004</b>	A	<b>9/28/1999</b>	<b>Helland et al.</b>	
	73	<b>US5960411</b>	A	<b>9/28/1999</b>	<b>Hartman et al.</b>	
	74	<b>US5963915</b>	A	<b>10/5/1999</b>	<b>Kirsch, Steven T</b>	
	75	<b>US5966697</b>	A	<b>10/12/1999</b>	<b>Ferguson et al.</b>	
	76	<b>US5970471</b>	A	<b>10/19/1999</b>	<b>Hill, Charles E</b>	
	77	<b>US5970472</b>	A	<b>10/19/1999</b>	<b>Allsop et al.</b>	
	78	<b>US5970473</b>	A	<b>10/19/1999</b>	<b>Gerszberg et al.</b>	
	79	<b>US5970475</b>	A	<b>10/19/1999</b>	<b>Barnes et al.</b>	
	80	<b>US5979757</b>	A	<b>11/9/1999</b>	<b>Tracy et al.</b>	
	81	<b>US5982293</b>	A	<b>11/9/1999</b>	<b>Everett et al.</b>	
	82	<b>US5983207</b>	A	<b>11/9/1999</b>	<b>Turk et al.</b>	
	83	<b>US5991413</b>	A	<b>11/23/1999</b>	<b>Arditti et al.</b>	
	84	<b>US5991748</b>	A	<b>11/23/1999</b>	<b>Taskett, John M</b>	
	85	<b>US5999914</b>	A	<b>12/7/1999</b>	<b>Blinn et al.</b>	
	86	<b>US6000832</b>	A	<b>12/14/1999</b>	<b>Franklin et al.</b>	
	87	<b>US6009412</b>	A	<b>12/28/1999</b>	<b>Storey, Thomas W</b>	
	88	<b>US6011487</b>	A	<b>1/4/2000</b>	<b>Plocher, Peter H</b>	
	89	<b>US6012143</b>	A	<b>1/4/2000</b>	<b>Tanaka, Hiroshi</b>	
	90	<b>US6014634</b>	A	<b>1/11/2000</b>	<b>Scroggie et al.</b>	
	91	<b>US6014635</b>	A	<b>1/11/2000</b>	<b>Harris et al.</b>	
	92	<b>US6014636</b>	A	<b>1/11/2000</b>	<b>Reeder, Kenneth Rodney</b>	
	93	<b>US6014646</b>	A	<b>1/11/2000</b>	<b>Vallee et al.</b>	

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	94	US6014648	A	1/11/2000	Brennan, Sherry	
	95	US6014650	A	1/11/2000	Zampese, David	
	96	US6014748	A	1/1/2000	Tushi et al.	
	97	US6016482	A	1/18/2000	Molinari et al.	
	98	US6016484	A	1/18/2000	Williams et al.	
	99	US6018718	A	1/25/2000	Walker et al.	
	100	US6021943	A	2/8/2000	Chastain, Robert H	
	101	US6023510	A	2/8/2000	Epstein, Michael A	
	102	US6029147	A	2/22/2000	Horadan et al.	
	103	US6029150	A	2/22/2000	Kravitz, David William	
	104	US6029890	A	2/29/2000	Austin, Frank	
	105	US6029892	A	2/29/2000	Miyake, Susumu	
	106	US6032136	A	2/29/2000	Brake et al.	
	107	US6038292	A	3/14/2000	Thomas, Jerry S	
	108	US6038551	A	3/14/2000	Barlow et al.	
	109	US6041308	A	3/21/2000	Walker et al.	
	110	US6044360	A	3/28/2000	Picciallo, Michael J	
	111	US6058418	A	5/2/2000	Kobata, Hiroshi	
	112	US6061344	A	5/9/2000	Wood, Jr, Clifton W	
	113	US6061789	A	5/9/2000	Hauser et al.	
	114	US6064981	A	5/16/2000	Barni et al.	
	115	US6070150	A	5/30/2000	Remington et al.	
	116	US6070154	A	5/30/2000	Tavor et al.	
	117	US6076078	A	6/13/2000	Camp et al.	
	118	US6078906	A	6/20/2000	Huberman, Bernardo A	
	119	US6078908	A	6/20/2000	Schmitz, Kim	
	120	US6081790	A	6/27/2000	Rosen, Sholom S	
	121	US6088683	A	7/11/2000	Jalili, Reza	
	122	US6088717	A	7/11/2000	Reed et al.	
	123	US6088797	A	7/11/2000	Rosen, Sholom S	
	124	US6092198	A	7/18/2000	Lanzu et al.	

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	125	US6098053	A	8/1/2000	Slater, Alan	
	126	US6098879	A	8/8/2000	Terranova, Steven N	
	127	US6108641	A	8/22/2000	Kenna et al.	
	128	US6112191	A	8/29/2000	Burke, Bertram V	
	129	US6115458	A	9/5/2000	Taskett, John M	
	130	US6122625	A	9/19/2000	Rosen, Sholom S	
	131	US6125352	A	9/26/2000	Franklin et al.	
	132	US6141752	A	10/31/2000	Dancs et al.	
	133	US6163771	A	12/19/2000	Walker et al.	
	134	US6173269	B1	1/3/2001	Sokol et al.	
	135	US6173272	B1	1/9/2001	Thomas et al.	
	136	US6189787	B1	2/20/2001	Dorf, Robert E	
	137	US6213390	B1	4/10/2001	Oneda, Hideo	
	138	US6220510	B1	4/24/2001	Everett et al.	
	139	US6222914	B1	4/24/2001	McMullin, John L	
	140	US6227447	B1	5/8/2001	Campisano, Kurt M	
	141	US6248199	B1	6/19/2001	Smulson, Joel R	
	142	US6263316	B1	7/17/2001	Khan et al.	
	143	US6267292	B1	7/31/2001	Walker et al.	
	144	US6293462	B1	9/25/2001	Gangi, Frank J	
	145	US6315195	B1	11/13/2001	Ramachandran, Natarajan	
	146	US6325293	B1	12/4/2001	Moreno, Roland	
	147	US6327573	B1	12/4/2001	Walker et al.	
	148	US6330544	B1	12/11/2001	Walker et al.	
	149	US6336095	B1	1/1/2002	Rosen, Sholom S	
	150	US6353811	B1	3/5/2002	Weissman, Steven I	
	151	US6378073	B1	4/23/2002	Davis et al.	
	152	US6402026	B1	6/11/2002	Schwier, Andreas	
	153	US6427910	B1	8/6/2002	Barnes et al.	
	154	US6438235	B2	8/20/2002	Sims, III, J Robert	
	155	US6439455	B1	8/27/2002	Everett et al.	

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	156	<b>US6445794</b>	B1	<b>9/3/2002</b>	<b>Shefi, Adam</b>	
	157	<b>US6483427</b>	B1	<b>11/19/2002</b>	<b>Werb, Jay</b>	
	158	<b>US6483477</b>	B1	<b>11/19/2002</b>	<b>Plonka, Robert J.</b>	
	159	<b>US6520542</b>	B2	<b>2/18/2003</b>	<b>Thompson et al.</b>	
	160	<b>US6587835</b>	B1	<b>7/1/2003</b>	<b>Treyz et al.</b>	
	161	<b>US6598024</b>	B1	<b>7/22/2003</b>	<b>Walker et al.</b>	
	162	<b>US6623039</b>	B2	<b>9/23/2003</b>	<b>Thompson et al.</b>	
	163	<b>US6636833</b>	B1	<b>10/21/2003</b>	<b>Flitcroft et al.</b>	
	164	<b>US6671358</b>	B1	<b>12/30/2003</b>	<b>Seidman et al.</b>	
	165	<b>US6747546</b>	B1	<b>6/8/2004</b>	<b>Hikita et al.</b>	
	166	<b>US6769718</b>	B1	<b>8/3/2004</b>	<b>Warther et al.</b>	
	167	<b>US6834270</b>	B1	<b>12/21/2004</b>	<b>Pagani et al.</b>	
	168	<b>US6851617</b>	B1	<b>5/8/2005</b>	<b>Saint et al.</b>	
	169	<b>US6853087</b>	B2	<b>2/8/2005</b>	<b>Neuhaus et al.</b>	
	170	<b>US6853894</b>	B1	<b>2/8/2005</b>	<b>Kolls, H Brock</b>	
	171	<b>US6853987</b>	B1	<b>2/8/2005</b>	<b>Cook, David P</b>	
	172	<b>US6857566</b>	B2	<b>2/22/2005</b>	<b>Wankmueller, John</b>	
	173	<b>US6859672</b>	B2	<b>2/22/2005</b>	<b>Roberts et al.</b>	
	174	<b>US6895310</b>	B1	<b>5/17/2005</b>	<b>Kolls, H Brock</b>	
	175	<b>US6994262</b>	B1	<b>2/7/2006</b>	<b>Warther, Richard O</b>	
	176	<b>US7003501</b>	B2	<b>2/21/2006</b>	<b>Ostroff, Maurice</b>	
	177	<b>US7069444</b>	B2	<b>6/27/2006</b>	<b>Lowensohn et al.</b>	
	178	<b>US7096204</b>	B1	<b>8/22/2006</b>	<b>Chen et al.</b>	
	179	<b>US7100821</b>	B2	<b>9/5/2006</b>	<b>Rasti, Mehran Randall</b>	
	180	<b>US7103575</b>	B1	<b>9/5/2006</b>	<b>Linehan, Mark Holmes</b>	
	181	<b>US7136835</b>	B1	<b>11/14/2006</b>	<b>Flitcroft et al.</b>	
	182	<b>US7213748</b>	B2	<b>5/8/2007</b>	<b>Tsuei et al.</b>	
	183	<b>USRE37822</b>	E	<b>8/27/2002</b>	<b>Anthonyson, Robert B</b>	
	184	<b>US20010034720</b>	A1	<b>10/25/2001</b>	<b>Armes, David</b>	
	185	<b>US20010049628</b>	A1	<b>12/6/2001</b>	<b>Icho, Robert</b>	
	186	<b>US20020026419</b>	A1	<b>2/28/2002</b>	<b>Maritzen, et al</b>	

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FORM PTO 1449 ( <i>modified</i> )  U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  LIST OF REFERENCES CITED BY APPLICANT(S) ( <i>Use several sheets if necessary</i> )			ATTY DOCKET NO.  <b>03292.101090.17</b>	APPLICATION NO.  <b>10/710,567</b>
			APPLICANT  <b>David Bonalle</b>	
			FILING DATE  <b>July 21, 2004</b>	GROUP  <b>3687</b>

### U.S. PATENT DOCUMENTS

EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR
	187	US20020046341	A1	4/18/2002	Kazaks, et al	
	188	US20020095298	A1	7/18/2002	Ewing, Christopher	
	189	US20030018567	A1	1/23/2003	Flitcroft, et al	
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	191	US20030054836	A1	3/20/2003	Michot, Gerard	
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	195	US20030187786	A1	10/2/2003	Swift, et al	
	196	US20030195037	A1	10/16/2003	Vuong, et al	
	197	US20040006539	A1	1/8/2004	Royer, et al	
	198	US20040016796	A1	1/29/2004	Hann, et al	
	199	US20040039814	A1	2/26/2004	Crabtree, et al	
	200	US20040044627	A1	3/4/2004	Russell, et al	
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	203	US20050040272	A1	2/24/2005	Argumedo, et al	
	204	US20050119978	A1	6/2/2005	Ates, Fikret	
	205	US20050121512	A1	6/9/2005	Wankmueller, John	

### FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	CITE NO.	FOREIGN DOCUMENT NUMBER	COUNTRY CODE	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR
	1	0 484 726	EP	A1	5/13/1992	Andersson, Thorbjorn	
	2	1 115 095	EP	A2	7/11/2001	Flitcroft, et al	
	3	2 361 790	UK	A	10/31/2001	Arndt, et al	
	4	2000011109	JP	A	1/14/2000	Kawan, Joseph	
	5	00/049586	WO	A1	8/24/2000	Flitcroft, et al	
	6	03/007623	WO	A3	1/23/2003	Berardi, et al	
	7	97/009688	WO	A3	3/13/1997	Simon, Daniel R	
	8	99/049424	WO	A1	9/30/1999	Flitcroft, et al	

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	FILING DATE  <b>July 21, 2004</b>	GROUP  <b>3687</b>

### NON-PATENT LITERATURE DOCUMENTS

EXAMINER INITIAL	CITE NO.	
	1	"Credit Card Offer Travelers New Benefit", PR Newswire, 08/05/1987
	2	"New Evidence about Positive Three-Tier Co-pay Performance Presented at Express Scripts 2000 Outcomes Conference", PR Newswire Association, Inc., 06/28/2000
	3	"Prestige Credit Cards: Those Pricey Plastics", Changing Times, 04/1986
	4	"Shell Introduces Optional Credit Card", The Associated Press, 09/03/1985
	5	"Shell Introducing Expanded 'Signature' Credit Card", Tulsa Business Chronicle, 09/05/1985
	6	"Shell-Oil: Introduces Shell Signature Travel and Entertainment Credit Card", Business Wire, 09/03/1985
	7	"The Chase Manhattan Bank Today Announced a Comprehensive Program to Enhance the Value of All its Credit Cards", PR Newswire, 12/18/1986
	8	American Express to offer disposable credit card numbers, CNN.com U.S. News, www.cnn.com/2000/US/09/08/online.payments.ap/, 09/08/2000
	9	American Express, Private Payments SM: A New Level of Security from American Express, American Express Website, Cards
	10	CAREY, GORDON, "Multi-tier Copay", Pharmaceutical Executive, 02/2000
	11	CRUMBAUGH, DARLENE M., "Effective Marketing Positions: Check card as consumer lifeline", Hoosier Banker, 04/1998, page 10, Vol. 82, Issue 4
	12	Disposable Credit Card Numbers, courtesy of CardRatings.org, The Dollar Stretcher, www.stretcher.com/stories/01/010212e.cfm, 01/2001
	13	GABBER, et al., "Agora: A Minimal Distributed Protocol for Electronic Commerce", USENIX Oakland, CA, 11/18/1996
	14	GOLDWASSER, JOAN, "Best of the Cash-back Cards", Kiplinger's Personal Finance Magazine, 04/1999
	15	GREENE, THOMAS C., American Express offers temporary CC numbers for the Web, The Register, www.theregister.com.uk/content/1/13132.html, 09/09/2000
	16	<a href="http://www.palowireless.com/infooth/tutorial.asp">http://www.palowireless.com/infooth/tutorial.asp</a> , 04/28/2003
	17	<a href="http://www.palowireless.com/infooth/tutorial/12cap.asp">http://www.palowireless.com/infooth/tutorial/12cap.asp</a> , 04/28/2003
	18	<a href="http://www.palowireless.com/infooth/tutorial/baseband.asp">http://www.palowireless.com/infooth/tutorial/baseband.asp</a> , 04/28/2003
	19	<a href="http://www.palowireless.com/infooth/tutorial/hci.asp">http://www.palowireless.com/infooth/tutorial/hci.asp</a> , 04/28/2003
	20	<a href="http://www.palowireless.com/infooth/tutorial/lmp.asp">http://www.palowireless.com/infooth/tutorial/lmp.asp</a> , 04/28/2003
	21	<a href="http://www.palowireless.com/infooth/tutorial/k1_gap.asp">http://www.palowireless.com/infooth/tutorial/k1_gap.asp</a> , 04/28/2003
	22	<a href="http://www.palowireless.com/infooth/tutorial/profiles.asp">http://www.palowireless.com/infooth/tutorial/profiles.asp</a> , 04/28/2003
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	24	<a href="http://www.palowireless.com/infooth/tutorial/rfcomm.asp">http://www.palowireless.com/infooth/tutorial/rfcomm.asp</a> , 04/28/2003
	25	<a href="http://www.palowireless.com/infooth/tutorial/sdp.asp">http://www.palowireless.com/infooth/tutorial/sdp.asp</a> , 04/28/2003

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**David Bonalle**

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